

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hartley C. Starkman

Art Unit: 3692

Serial No.: 09/751,892

Examiner: Ojo O. Oyebisi

Filed: December 29, 2000

For: DELINQUENCY-MOVING
MATRICES FOR VISUALIZING
LOAN COLLECTIONS

TRANSMITTAL OF FORMAL DRAWINGS

Mail Stop Issue Fee
Commissioner for Patents
Attention: Official Draftsman
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Enclosed are Four (4) Replacement Sheets of Formal Drawings for the above-identified patent application. No new matter has been added.

Respectfully submitted,



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